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Prepared For

VANCE DOTSON

Personal & Confidential

Date Generated Feb 6, 2025

Report Number 0553-3069-46

**At a
Glance 51 Accounts1 Public Records0 Hard Inquiries**

Personal Information

7 Names 7 Addresses 1 SSN Variations 3 Employers 5 Other Records

Because your personal information is reported by you, your creditors, and other sources, it's typical to see small variations in reported personal information, like names and addresses. For security reasons, many of these items can't be disputed online, but don't worry—they don't affect your credit score.

Names

VANCE
DOTSON

Name ID
#18993

VANCE A
DOTSON

Name ID
#30828

VANCE
ALLEN
DOTSON

Name ID
#28675

QVANCE
DOTSON

Name ID
#24263

VANCEA
DOTSON

Name ID
#1221

DOTSON
VANCE
ALLEN

Name ID
#28256

VANCE
DODSON

Name ID
#5010

Addresses

**1709
ALBANY AVE
OKLAHOMA
CITY OK,
73111-1621**

Address ID
#0143348191
Single family

**1415 NW
43RD ST
OKLAHOMA
CITY OK,
73118-5021**

Address ID
#0269736766
Single family

**9000
VANTAGE
POINT DR
APT826
DALLAS TX,
75243-0526**

Address ID
#0327855130
Apartment
complex

**OKLAHOMA
CITY
OK, 73111**

Address ID
#0348117463

**9000
VANTAGE
POINT DR
DALLAS TX,
75243-0530**

Address ID
#0297599372
Multifamily

**2609
FEATHERSTONE
RD APT394
OKLAHOMA
CITY OK,
73120-2164**

Address ID
#0143473034
Apartment
complex

**2229 N
MERIDIAN
AVE APT205
OKLAHOMA
CITY OK,
73107-2682**

Address ID
#0143276601
Apartment
complex

Social Security Numbers

Only variations from the number you provided to us are displayed.

XXX-XX-7400

Year of Birth

1984

Phone Numbers

(405) 424-3852

Residential

(405) 427-6144

Residential

(405) 406-7323

Cellular

Spouse or Co-Applicant

AIESHA

Employers

H AND P DRILLING
COMPAN

VANCE DOTSON
TRUCKING

HELMERICH AND
PAYNE DRI

Accounts

Includes credit cards, real estate loans and installment loans. This information is reported to the credit bureaus from your creditors.

ADS/COMENITY/BBBABYMC



Account Info

Account Name	ADS/COMENITY/BBBABYM C	Balance	-
		Balance Updated	-
Account Number	532104XXXXXXXXXX	Recent Payment	-
Account Type	Credit card	Monthly Payment	-
Responsibility	Individual	Credit Limit	\$1,000
Date Opened	05/20/2017	Highest Balance	\$43
Status	Paid, Closed/Never late.	Terms	-
Status Updated	Jan 2018	On Record Until	Jan 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	CLS	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Jan 2028.

**Contact Info**

Address PO BOX 182120,
COLUMBUS OH 43218

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

None

ADS/COMENITY/NY&CO**Account Info**

Account Name	ADS/COMENITY/NY&CO	Balance	-
Account Number	62334XXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/08/2014	Credit Limit	\$300
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Jul 2018	Terms	-
		On Record Until	Jul 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	ND	ND	ND	ND	ND	ND	ND	✓	✓	✓	✓	✓
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	—	—	—	—	—	—	—	—	—	—	✓	ND

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until Jul 2028.

**Contact Info**

Address PO BOX 182789,
COLUMBUS OH 43218



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

ADS/COMENITY/TREK



Account Info

Account Name	ADS/COMENITY/TREK	Balance	-
Account Number	585637XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/06/2017	Credit Limit	\$4,500
Status	Paid, Closed/Never late.	Highest Balance	\$751
Status Updated	Jan 2019	Terms	-
		On Record Until	Jan 2029



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	CLS	—	—	—	—	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Jan 2029.



Contact Info

Address PO BOX 182789,
COLUMBUS OH 43218



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

ADS/COMENITY/VICTORIA



Account Info

Account Name	ADS/COMENITY/VICTORIA	Balance	-
Account Number	585637XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/22/2013	Credit Limit	\$250
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Nov 2018	Terms	-
		On Record Until	Nov 2028



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	✓
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until Nov 2028.



Contact Info

Address PO BOX 182789,
COLUMBUS OH 43218



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

ADS/COMENITY/ZALES

**Account Info**

Account Name	ADS/COMENITY/ZALES	Balance	-
Account Number	578097XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	09/04/2012	Credit Limit	\$4,700
Status	Paid, Closed/Never late.	Highest Balance	\$4,753
Status Updated	Feb 2020	Terms	-
		On Record Until	Feb 2030

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2020	✓	CLS	—	—	—	—	—	—	—	—	—	—
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Feb 2030.



Contact Info

Address

PO BOX 182120,
COLUMBUS OH 43218



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None



Reinvestigation Info

This item was updated from our processing of your dispute in Mar 2017.

AMERICAN EXPRESS**POTENTIALLY NEGATIVE****Account Info**

Account Name	AMERICAN EXPRESS	Balance	\$2,206
Account Number	3499924574460473	Balance Updated	07/20/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/21/2017	Credit Limit	-
Status	Account charged off. \$2,285 written off. \$2,206 past due as of Jul 2023.	Highest Balance	\$4,969
		Terms	1 Months
Status Updated	Sep 2021	On Record Until	Mar 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CO	CO	CO	CO	CO	CO	CO	—	—	—	—	—
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	✓	✓	30	60	90	120	150	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

CO Charge off

Payment history guide

Charge Off as of Sep 2021 to Jul 2023

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Oct 2019

This account is scheduled to continue on record until Mar 2028.



Contact Info

Address **PO BO X981537,
EL PASO TX 79998**

Phone Number **(8 00 8 742717**

**Comment****Current:**

Account closed at credit grantor's request.

Previous:

None

BANK OF AMERICA

POTENTIALLY NEGATIVE

**Account Info**

Account Name	BANK O FAMERICA	Balance	\$5,225
Account Number	440066XXXXXXXXXX	Balance Updated	01/14/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	06/05/2017	Credit Limit	\$7,500
Status	Account charged off. \$5,225 written off. \$5,225 past due as of Jan 2025.	Highest Balance	\$7,547
Status Updated	0 4 2021	Terms	-
		On Record Until	Dec 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO

	--	--	--	--	--	--	--	--	--	--	--	--
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	CLS	CLS	30	60	90	120	150	180	CO	CO	CO
2020	CLS	CLS	CLS	CLS	CLS	30	CLS	CLS	CLS	CLS	CLS	CLS
2019	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CLS Closed

CO Charge off

Payment history guide

Charge Off as of Jan 2025, Dec 2024, Nov 2024, Oct 2024, Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Aug 2023, Jul 2023, Jun 2023, May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021

180 days past due as of Sep 2021

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Jan 2021, Jun 2020

This account is scheduled to continue on record until Dec 2027.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$5,225	\$0	\$0 on 2/12/2021
Nov 2024	\$5,225	\$0	\$0 on 2/12/2021
Oct 2024	\$5,225	\$0	\$0 on 2/12/2021
Sep 2024	\$5,225	\$0	\$0 on 2/12/2021
Aug 2024	\$5,225	\$0	\$0 on 2/12/2021
Jul 2024	\$5,225	\$0	\$0 on 2/12/2021
Jun 2024	\$5,225	\$0	\$0 on 2/12/2021
May 2024	\$5,225	\$0	\$0 on 2/12/2021
Apr 2024	\$5,225	\$0	\$0 on 2/12/2021
Mar 2024	\$5,225	\$0	\$0 on 2/12/2021
Feb 2024	\$5,225	\$0	\$0 on 2/12/2021
Jan 2024	\$5,225	\$0	\$0 on 2/12/2021
Dec 2023	\$5,225	\$0	\$0 on 2/12/2021
Nov 2023	\$5,225	\$0	\$0 on 2/12/2021
Oct 2023	\$5,225	\$0	\$0 on 2/12/2021
Sep 2023	\$5,225	\$0	\$0 on 2/12/2021
Aug 2023	\$5,225	\$0	\$0 on 2/12/2021
Jul 2023	\$5,225	\$0	\$0 on 2/12/2021

BEST BUY/CBNA**Account Info**

Account Name	BES TBUY/CBNA	Balance	-
Account Number	702127XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/22/2012	Credit Limit	\$350
Status	Paid, Closed/Never late.	Highest Balance	\$400
Status Updated	Aug 2018	Terms	-
		On Record Until	Aug 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Aug 2028.

**Contact Info**

Address POBO X6497,
S IOUX FALLS SD 57117

Phone Number (8 8 8)574-1301



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

BMW FINANCIAL SERVICES/CREDIT

POTENTIALLY NEGATIVE



Account Info

Account Name	BMW FINANCIAL SERVICES/CREDIT	Balance	-
		Balance Updated	-
Account Number	100313XXXX	Recent Payment	-
Account Type	Auto Loan	Monthly Payment	-
Responsibility	Individual	Original Balance	\$61,853
Date Opened	08/16/2018	Highest Balance	-
Status	Paid, Closed.	Terms	72 Months
Status Updated	Sep 2024		



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	30
2021	✓	✓	✓	✓	30	60	✓	30	30	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CLS Closed

ND No data for this
period

Payment history guide

60 days past due as of May 2021

30 days past due as of Aug 2023, Dec 2022, Aug 2021, Aug 2021, Apr 2021



Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2024	\$1,205	\$995	\$995 on 8/19/2024
Jul 2024	\$2,139	\$995	\$995 on 7/9/2024
Jun 2024	\$3,127	\$995	\$995 on

			6/20/2024
May 2024	\$4,050	\$995	\$995 on 5/8/2024
Apr 2024	\$5,026	\$995	\$995 on 4/10/2024
Mar 2024	\$5,992	\$995	\$995 on 3/4/2024
Feb 2024	\$6,970	\$995	\$995 on 2/14/2024
Jan 2024	\$7,886	\$995	\$995 on 1/17/2024
Dec 2023	\$8,775	\$995	\$995 on 11/30/2023
Nov 2023	\$8,775	\$995	\$1,990 on 11/30/2023
Oct 2023	\$10,688	\$995	\$994 on 10/5/2023
Sep 2023	\$11,628	\$995	\$2,066 on 8/31/2023
Aug 2023	\$13,584	\$995	\$0 on 7/1/2023
Jul 2023	\$13,558	\$995	\$995 on 7/1/2023
Jun 2023	\$14,498	\$995	\$995 on 6/2/2023
May 2023	\$15,429	\$995	\$995 on 5/2/2023
Apr 2023	\$16,358	\$995	\$995 on 4/2/2023
Mar 2023	\$17,282	\$995	\$995 on

3/2/2023

Feb 2023

\$18,214

\$995

\$995 on
2/4/2023**Additional info**

The original amount of this account was \$61,853

**Contact Info**

Address

1400 CITY VIEW DR,
COLUMBUS OH 43215

Phone Number

(800) 578-5000**CAP1/NEIMN****Account Info**

Account Name	CAP1/NEIMN	Balance	-
Account Number	609026XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/10/2014	Credit Limit	\$503
Status	Paid, Closed/Never late.	Highest Balance	\$382
Status Updated	0 4 2022	Terms	-
		On Record Until	0 4 2032

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Oct 2032.



Contact Info

Address PO BOX 31293,
SALT LAKE CITY UT 84131

Phone Number (800) 685-6695



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

CBNA**POTENTIALLY NEGATIVE****Account Info**

Account Name	CBNA	Balance	\$2,532
Account Number	512106XXXXXXXXXX	Balance Updated	01/25/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/09/2014	Credit Limit	\$2,800
Status	Account charged off/Never late. \$2,532 written off. \$2,532 past due as of Jan 2025.	Highest Balance	\$3,604
		Terms	-
		On Record Until	May 2029
Status Updated	Nov 2022		

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND	CO	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Nov 2022 to Jan 2025

This account is scheduled to continue on record until May 2029.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,532	\$38	\$0 on 9/20/2022
Nov 2024	\$2,532	\$38	\$0 on 9/20/2022
Oct 2024	\$2,532	\$38	\$0 on 9/20/2022
Sep 2024	\$2,532	\$38	\$0 on 9/20/2022
Aug 2024	\$2,532	\$38	\$0 on 9/20/2022



Contact Info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$2,800

Additional info

Feb 2023	\$2,532	\$38	\$0 on 9/20/2022
Mar 2023	\$2,532	\$38	\$0 on 9/20/2022
Apr 2023	\$2,532	\$38	\$0 on 9/20/2022
May 2023	\$2,532	\$38	\$0 on 9/20/2022
Jun 2023	\$2,532	\$38	\$0 on 9/20/2022
Jul 2023	\$2,532	\$38	\$0 on 9/20/2022
Aug 2023	\$2,532	\$38	\$0 on 9/20/2022
Sep 2023	\$2,532	\$38	\$0 on 9/20/2022
Oct 2023	\$2,532	\$38	\$0 on 9/20/2022
Nov 2023	\$2,532	\$38	\$0 on 9/20/2022
Dec 2023	\$2,532	\$38	\$0 on 9/20/2022
Jan 2024	\$2,532	\$38	\$0 on 9/20/2022
Feb 2024	\$2,532	\$38	\$0 on 9/20/2022
Mar 2024	\$2,532	\$38	\$0 on 9/20/2022
Apr 2024	\$2,532	\$38	\$0 on 9/20/2022
May 2024	\$2,532	\$38	\$0 on 9/20/2022
Jun 2024	\$2,532	\$38	\$0 on 9/20/2022
Jul 2024	\$2,532	\$38	\$0 on 9/20/2022

Address **PO BOX 6217,
SIOUX FALLS SD 57117**

Phone Number **(877) 816-9063**

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

None

CCS/FIRST NATIONAL BANK

POTENTIALLY NEGATIVE

**Account Info**

Account Name	CCS/FIRST NATIONAL BANK	Balance	\$1,492
		Balance Updated	12/09/2022
Account Number	423980XXXXXXXXXX	Recent Payment	-
Account Type	Credit card	Monthly Payment	-
Responsibility	Individual	Credit Limit	\$1,600
Date Opened	10/27/2014	Highest Balance	\$1,725
Status	Account charged off. \$1,492 written off. \$1,492 past due as of Dec 2022.	Terms	-
		On Record Until	Apr 2028
Status Updated	Sep 2021		

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021

This account is scheduled to continue on record until Apr 2028.



Contact Info

Address

500 E 60TH ST N,
SIOUX FALLS SD 57104

Phone Number

(888) 883-9824

CCS/FIRST SAVINGS BANK**POTENTIALLY NEGATIVE****Account Info**

Account Name	CCS/FIRST SAVINGS BANK	Balance	\$2,201
Account Number	543360XXXXXXXXXX	Balance Updated	12/09/2022
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	04/02/2014	Credit Limit	\$2,350
Status	Account charged off. \$2,201 written off. \$2,201 past due as of Dec 2022.	Highest Balance	\$2,393
		Terms	-
Status Updated	Sep 2021	On Record Until	Apr 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021

This account is scheduled to continue on record until Apr 2028.



Contact Info

Address

500 E 60TH ST N,
SIOUX FALLS SD 57104

Phone Number

(888) 469-0291

CELTIC BANK/CONFINCO**POTENTIALLY NEGATIVE****Account Info**

Account Name	CELTIC BANK/CONFINCO	Balance	\$314
Account Number	534636XXXXXXXXXX	Balance Updated	01/14/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	09/11/2015	Credit Limit	\$500
Status	Account charged off. \$314 written off.	Highest Balance	\$533
Status Updated	Apr 2021	Terms	-
		On Record Until	Nov 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	60	90	120	CO	CO	CO	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	30
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

Payment history guide

Charge Off as of Mar 2021 to Jan 2025

120 days past due as of Mar 2021

90 days past due as of Feb 2021

60 days past due as of Jan 2021

30 days past due as of Dec 2020, Sep 2020

This account is scheduled to continue on record until Nov 2027.



Balance Histories

Scheduled

Date	Balance	Payment	Paid
Dec 2024	\$314	\$0	\$0 on 9/17/2020
Nov 2024	\$314	\$0	\$0 on 9/17/2020
Oct 2024	\$314	\$0	\$0 on 9/17/2020
Sep 2024	\$314	\$0	\$0 on 9/17/2020
Aug 2024	\$314	\$0	\$0 on 9/17/2020
Jul 2024	\$314	\$0	\$0 on 9/17/2020
Jun 2024	\$314	\$0	\$0 on 9/17/2020
May 2024	\$314	\$0	\$0 on 9/17/2020
Apr 2024	\$314	\$0	\$0 on 9/17/2020
Mar 2024	\$314	\$0	\$0 on 9/17/2020
Feb 2024	\$314	\$0	\$0 on 9/17/2020
Jan 2024	\$314	\$0	\$0 on 9/17/2020
Dec 2023	\$314	\$0	\$0 on 9/17/2020
Nov 2023	\$314	\$0	\$0 on 9/17/2020
Oct 2023	\$314	\$0	\$0 on 9/17/2020
Sep 2023	\$314	\$0	\$0 on 9/17/2020
Aug 2023	\$314	\$0	\$0 on 9/17/2020
Jul 2023	\$314	\$0	\$0 on 9/17/2020
Jun 2023	\$314	\$0	\$0 on 9/17/2020
May 2023	\$314	\$0	\$0 on 9/17/2020
Apr 2023	\$314	\$0	\$0 on 9/17/2020
Mar 2023	\$314	\$0	\$0 on 9/17/2020

Feb 2023 \$314 \$0 \$0 on 9/17/2020

Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$500



Contact Info

Address 4550 NEW LINDEN HILL RD
#400,
WILMINGTON DE 19808

Phone Number (866) 449-4514

CITI CARDS/CITIBANK

POTENTIALLY NEGATIVE



Account Info

Account Name	CITI CARDS/CITIBANK	Balance	\$1,154
Account Number	542418XXXXXXXXXX	Balance Updated	01/24/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/26/2014	Credit Limit	\$1,260
Status	Account charged off/Never late. \$1,154 written off. \$711 past due as of Jan 2025.	Highest Balance	\$2,673
		Terms	-
		On Record Until	Jun 2029
Status Updated	Dec 2022		



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Jan 2025, Dec 2024, Nov 2024, Oct 2024, Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Dec 2022 to Aug 2023

This account is scheduled to continue on record until Jun 2029.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$1,154	\$0	\$0 on 9/22/2022
Nov 2024	\$1,154	\$0	\$0 on 9/22/2022
Oct 2024	\$1,154	\$0	\$0 on 9/22/2022
Sep 2024	\$1,154	\$0	\$0 on 9/22/2022

Aug 2024	\$1,154	\$0	\$0 on 9/22/2022
Jul 2024	\$1,154	\$0	\$0 on 9/22/2022
Jun 2024	\$1,154	\$0	\$0 on 9/22/2022
May 2024	\$1,154	\$0	\$0 on 9/22/2022
Apr 2024	\$1,154	\$0	\$0 on 9/22/2022
Mar 2024	\$1,154	\$0	\$0 on 9/22/2022
Feb 2024	\$1,154	\$0	\$0 on 9/22/2022
Jan 2024	\$1,154	\$0	\$0 on 9/22/2022
Dec 2023	\$1,154	\$0	\$0 on 9/22/2022
Nov 2023	\$1,154	\$0	\$0 on 9/22/2022
Oct 2023	\$1,154	\$0	\$0 on 9/22/2022
Sep 2023	\$1,154	\$0	\$0 on 9/22/2022
Aug 2023	\$1,154	\$0	\$0 on 9/22/2022
Jul 2023	\$1,154	\$0	\$0 on 9/22/2022
Jun 2023	\$1,154	\$0	\$0 on 9/22/2022
May 2023	\$1,154	\$0	\$0 on 9/22/2022
Apr 2023	\$1,154	\$0	\$0 on 9/22/2022
Mar 2023	\$1,154	\$1,154	\$0 on 9/22/2022
Feb 2023	\$1,154	\$1,154	\$0 on 9/22/2022

Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,260



Contact Info

Address PO BOX 6241,
SIOUX FALLS SD 57117

Phone Number (800) 950-5114

**Comment****Current:**

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date, Invalid date

COMENITY BANK/BUCKLE**Account Info**

Account Name	COMENITY BANK/BUCKLE	Balance	-
Account Number	585637XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/19/2013	Credit Limit	\$250
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Jan 2018	Terms	-
		On Record Until	Jan 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	CLS	—	—	—	—	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	—	—	—	—	—	—	—	✓	✓	✓	ND	ND

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until Jan 2028.



Contact Info

Address

PO BOX 182789,
COLUMBUS OH 43218



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

COMENITY BANK/EXPRESS

**Account Info**

Account Name	COMENITY BANK/EXPRESS	Balance	-
		Balance Updated	-
Account Number	34598XXXX	Recent Payment	-
Account Type	Charge Card	Monthly Payment	-
Responsibility	Individual	Credit Limit	\$500
Date Opened	08/19/2013	Highest Balance	\$0
Status	Paid, Closed/Never late.	Terms	-
Status Updated	May 2018	On Record Until	May 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	ND	ND	ND	ND	ND	✓	✓	✓	✓	✓	✓	✓
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2013	—	—	—	—	—	—	—	—	—	✓	✓	ND

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until May 2028.

**Contact Info**

Address PO BOX 182789,
COLUMBUS OH 43218

**Comment****Current:**

Account closed at credit grantor's request.

Previous:

None

COMMUNICATION FCU

**Account Info**

Account Name	COMMUNICATION FCU	Balance	-
Account Number	565629XXXX	Balance Updated	-
Account Type	Unsecured	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/22/2014	Original Balance	\$24,000
Status	Paid, Closed/Never late.	Highest Balance	-
Status Updated	Sep 2019	Terms	60 Months
		On Record Until	Sep 2029

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Sep 2029.



Contact Info

Address 4141 NW EXPWY ST STE
200,
O KLAHOMA CITY O K73116

Phone Number (405) 879-5600

COMMUNICATION FCU



Account Info

Account Name	COMMUNICATION FCU	Balance	-
Account Number	565629XXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/15/2014	Original Balance	\$15,183
Status	Paid, Closed/Never late.	Highest Balance	-
Status Updated	May 2017	Terms	72 Months
		On Record Until	May 2027



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until May 2027.



Contact Info

Address 4141 NW EXPWY ST STE
200,
O KLAHOMA CITY O K73116

Phone Number (405) 879-5600

COM MUNICATION FCU

**Account Info**

Account Name	COMMUNICATION FCU	Balance	-
Account Number	565629XXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/15/2014	Original Balance	\$19,999
Status	Paid, Closed/Never late.	Highest Balance	-
Status Updated	May 2017	Terms	72 Months
		On Record Until	May 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until May 2027.

**Contact Info**

Address 4141 NW EXPWY ST STE
200,
O KLAHOMA CITY O K73116

Phone Number (405) 879-5600

COMMUNICATION FCU

POTENTIALLY NEGATIVE



Account Info

Account Name	COMMUNICATION FCU	Balance	\$26,944
Account Number	433520XXXXXXXXXX	Balance Updated	01/15/2025
Account Type	Credit card	Recent Payment	\$1,000 as of 9/19/2022
Responsibility	Individual	Monthly Payment	-
Date Opened	10/01/2013	Credit Limit	\$25,000
Status	Account charged off. \$26,944 written off. \$26,944 past due as of Jan 2025.	Highest Balance	\$26,944
		Terms	-
		On Record Until	04/2029
Status Updated	Apr 2023		



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	60	90	120	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

Payment history guide

Charge Off as of May 2024 to Jan 2025, Apr 2024, Apr 2024, Apr 2023 to Mar 2024

120 days past due as of Mar 2023

90 days past due as of Feb 2023

60 days past due as of Jan 2023

30 days past due as of Dec 2022, Nov 2020

This account is scheduled to continue on record until Oct 2029.



Balance Histories

Date	Balance	Scheduled Payment	Paid
------	---------	-------------------	------

Dec 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Nov 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Oct 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Sep 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Aug 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Jul 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Jun 2024	\$26,944	\$0	\$1,000 on 9/19/2022
May 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Apr 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Mar 2024	\$26,944	\$0	\$0 on 9/19/2022
Feb 2024	\$26,944	\$0	\$0 on 9/19/2022
Jan 2024	\$26,944	\$0	\$0 on 9/19/2022
Dec 2023	\$26,944	\$0	\$0 on 9/19/2022
Nov 2023	\$26,944	\$0	\$0 on 9/19/2022
Oct 2023	\$26,944	\$0	\$0 on 9/19/2022
Sep 2023	\$26,944	\$0	\$0 on 9/19/2022
Aug 2023	\$26,944	\$0	\$0 on 9/19/2022
Jul 2023	\$26,944	\$0	\$0 on 9/19/2022

Jun 2023	\$26,944	\$0	\$0 on 9/19/2022
Apr 2023	\$26,944	\$0	\$0 on 9/19/2022
Mar 2023	\$26,653	\$820	\$0 on 9/19/2022
Feb 2023	\$26,367	\$809	\$0 on 9/19/2022

Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$25,000



Contact Info

Address 4141 NW EXPWY ST STE
200,
O KLAHOMA CITY O K73116

Phone Number (405) 879-5600

CORTRUST BANK NA

POTENTIALLY NEGATIVE



Account Info

Account Name	CORTRUST BANK NA	Balance	\$1,941
Account Number	543668XXXXXXXXXX	Balance Updated	01/13/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/01/2017	Credit Limit	\$1,900
Status	Account charged off. \$1,941 written off. \$1,941 past due as of Jan 2025.	Highest Balance	\$1,943
Status Updated	June 2021	Terms	-
		On Record Until	Mar 2028



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	✓	✓	30	60	CO	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Aug 2023 to Jan 2025, May 2023, May 2023, Apr 2023, Apr 2023, Mar 2023, Feb 2023, Feb 2023, Jan 2023, Jan 2023, Dec 2022, Dec 2022, Nov 2022, Nov 2022, Oct 2022, Oct 2022, Sep 2022, Sep 2022, Aug 2022, Aug 2022, Jul 2022, Jul 2022, Jul 2021 to Jun 2022, Jun 2021, Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021

This account is scheduled to continue on record until Mar 2028.



Balance Histories

Date	Balance	Scheduled Payment	Paid
------	---------	----------------------	------

Dec 2024	\$1,941	\$0	\$0 on 1/8/2021
Nov 2024	\$1,941	\$0	\$0 on 1/8/2021
Oct 2024	\$1,941	\$0	\$0 on 1/8/2021
Sep 2024	\$1,941	\$0	\$0 on 1/8/2021
Aug 2024	\$1,941	\$0	\$0 on 1/8/2021
Jul 2024	\$1,941	\$0	\$0 on 1/8/2021
Jun 2024	\$1,941	\$0	\$0 on 1/8/2021
May 2024	\$1,941	\$0	\$0 on 1/8/2021
Apr 2024	\$1,941	\$0	\$0 on 1/8/2021
Mar 2024	\$1,941	\$0	\$0 on 1/8/2021
Feb 2024	\$1,941	\$0	\$0 on 1/8/2021
Jan 2024	\$1,941	\$0	\$0 on 1/8/2021
Dec 2023	\$1,941	\$0	\$0 on 1/8/2021
Nov 2023	\$1,941	\$0	\$0 on 1/8/2021
Oct 2023	\$1,941	\$0	\$0 on 1/8/2021
Sep 2023	\$1,941	\$0	\$0 on 1/8/2021
Aug 2023	\$1,941	\$0	\$0 on 1/8/2021
May 2023	\$1,941	\$0	\$0 on 1/8/2021
May 2023	\$1,941	\$0	\$0 on 1/8/2021
Apr 2023	\$1,941	\$0	\$0 on 1/8/2021
Mar 2023	\$1,941	\$0	\$0 on 1/8/2021
Feb 2023	\$1,941	\$0	\$0 on 1/8/2021

Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,900

**Contact Info**

Address **PO BOX 7030,
MITCHELL SD 57301**

Phone Number **(888) 893-9826**

DISCOVER BANK**POTENTIALLY NEGATIVE****Account Info**

Account Name	DISCOVER BANK	Balance	\$2,208
Account Number	601120XXXXXXXXXX	Balance Updated	01/15/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/25/2017	Credit Limit	\$1,700
Status	Account charged off. \$2,208 written off. \$2,208 past due as of Jan 2025.	Highest Balance	\$3,243
		Terms	-
Status Updated	Aug 2023	On Record Until	04/2029

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	✓	30	60	90	120	150	180	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Annual Credit Report - Experian

2/6/25, 7:48 PM

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

Payment history guide

Charge Off as of Aug 2023 to Jan 2025

180 days past due as of Jul 2023

150 days past due as of Jun 2023

120 days past due as of May 2023

90 days past due as of Apr 2023

60 days past due as of Mar 2023

30 days past due as of Feb 2023

This account is scheduled to continue on record until Oct 2029.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,208	\$0	\$0 on 11/2/2022

Annual Credit Report - Experian

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Nov 2024	\$2,208	\$0	\$0 on 11/2/2022
Oct 2024	\$2,208	\$0	\$0 on 11/2/2022
Sep 2024	\$2,208	\$0	\$0 on 11/2/2022
Aug 2024	\$2,208	\$0	\$0 on 11/2/2022
Jul 2024	\$2,208	\$0	\$0 on 11/2/2022
Jun 2024	\$2,208	\$0	\$0 on 11/2/2022
May 2024	\$2,208	\$0	\$0 on 11/2/2022
Apr 2024	\$2,208	\$0	\$0 on 11/2/2022
Mar 2024	\$2,208	\$0	\$0 on 11/2/2022
Feb 2024	\$2,208	\$0	\$0 on 11/2/2022
Jan 2024	\$2,208	\$0	\$0 on 11/2/2022
Dec 2023	\$2,208	\$0	\$0 on 11/2/2022
Nov 2023	\$2,208	\$0	\$0 on 11/2/2022
Oct 2023	\$2,208	\$0	\$0 on 11/2/2022
Sep 2023	\$2,208	\$0	\$0 on 11/2/2022
Aug 2023	\$2,208	\$0	\$0 on 11/2/2022
Jul 2023	\$2,208	\$0	\$0 on 11/2/2022
Jun 2023	\$2,121	\$107	\$0 on 11/2/2022
May 2023	\$2,035	\$103	\$0 on 11/2/2022
Apr 2023	\$1,952	\$103	\$0 on 11/2/2022
Mar 2023	\$1,870	\$97	\$0 on 11/2/2022
Feb 2023	\$1,793	\$99	\$0 on 11/2/2022

Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,700



Contact Info

Address PO BOX 30939,
SALT LAKE CITY UT 84130

Phone Number (800) 347-2683

EXXNMOBIL/CBNA



Account Info

Account Name	EXXNMO BL/CBNA	Balance	-
Account Number	730241XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	01/21/2014	Credit Limit	\$500
Status	Paid, Closed/Never late.	Highest Balance	\$170
Status Updated	Dec 2017	Terms	-
		On Record Until	Dec 2027



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Dec 2027.



Contact Info

Address PO BOX 6497,
SIOUX FALLS SD 57117

Phone Number (800) 344-4355



Comment

Current:

Account closed at credit grantor's request.

Previous:

None

FSB BLAZE

POTENTIALLY NEGATIVE



Account Info

Annual Credit Report - Experian

2/6/25, 7:48 PM

Account Name	FSB BLAZE	Balance	\$2,062
Account Number	518213XXXXXXXXXX	Balance Updated	12/09/2022
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	03/26/2015	Credit Limit	\$2,100
Status	Account charged off. \$2,062 written off. \$2,062 past due as of Dec 2022.	Highest Balance	\$2,227
		Terms	-
Status Updated	Sep 2021	On Record Until	Apr 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	30	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021, May 2020

This account is scheduled to continue on record until Apr 2028.



Contact Info

Address

PO BOX 5096,
SIOUX FALLS SD 57117

Phone Number

(605) 763-2009

JPMCB CARD**POTENTIALLY NEGATIVE****Account Info**

Account Name	JPMCB CARD	Balance	\$4,460
Account Number	414720XXXXXXXXXX	Balance Updated	01/10/2025
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	10/22/2013	Credit Limit	\$4,600
Status	Account charged off. \$4,460 written off. \$4,460 past due as of Jan 2025.	Highest Balance	\$5,851
		Terms	-
Status Updated	Jul 2021	On Record Until	Sep 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Jul 2021 to Dec 2022

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$4,460	\$0	\$0 on 11/4/2020
Nov 2024	\$4,460	\$0	\$0 on 11/4/2020
Oct 2024	\$4,460	\$0	\$0 on 11/4/2020
Sep 2024	\$4,460	\$0	\$0 on 11/4/2020
Aug 2024	\$4,460	\$0	\$0 on 11/4/2020
Jul 2024	\$4,460	\$0	\$0 on 11/4/2020
Jun 2024	\$4,460	\$0	\$0 on 11/4/2020
May 2024	\$4,460	\$0	\$0 on 11/4/2020
Apr 2024	\$4,460	\$0	\$0 on 11/4/2020
Mar 2024	\$4,460	\$0	\$0 on 11/4/2020
Feb 2024	\$4,460	\$0	\$0 on 11/4/2020
Jan 2024	\$4,460	\$0	\$0 on 11/4/2020
Dec 2023	\$4,460	\$0	\$0 on 11/4/2020
Nov 2023	\$4,460	\$0	\$0 on 11/4/2020
Oct 2023	\$4,460	\$0	\$0 on 11/4/2020
Sep 2023	\$4,460	\$0	\$0 on 11/4/2020
Aug 2023	\$4,460	\$0	\$0 on 11/4/2020

Additional info

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$4,600

**Contact Info**

Address **PO BOX 15369,
WILMINGTON DE 19850**

Phone Number **(800) 945-2000**

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Invalid date

JPMCB CARD

POTENTIALLY NEGATIVE

**Account Info**

Account Name	JPMCB CARD	Balance	\$5,021
Account Number	426690XXXXXXXXXX	Balance Updated	01/13/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	10/28/2013	Credit Limit	\$5,000
Status	Account charged off. \$5,021 written off. \$5,021 past due as of Jan 2025.	Highest Balance	\$5,033
		Terms	-
Status Updated	Aug 2021	On Record Until	0 4 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—

2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	✓	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Aug 2021 to Dec 2022

180 days past due as of Jul 2021

150 days past due as of Jun 2021

120 days past due as of May 2021

90 days past due as of Apr 2021

60 days past due as of Mar 2021

30 days past due as of Feb 2021

This account is scheduled to continue on record until Oct 2027.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$5,021	\$0	\$0 on 11/14/2020
Nov 2024	\$5,021	\$0	\$0 on 11/14/2020
Oct 2024	\$5,021	\$0	\$0 on 11/14/2020
Sep 2024	\$5,021	\$0	\$0 on 11/14/2020
Aug 2024	\$5,021	\$0	\$0 on 11/14/2020
Jul 2024	\$5,021	\$0	\$0 on 11/14/2020
Jun 2024	\$5,021	\$0	\$0 on 11/14/2020
May 2024	\$5,021	\$0	\$0 on 11/14/2020
Apr 2024	\$5,021	\$0	\$0 on 11/14/2020
Mar 2024	\$5,021	\$0	\$0 on 11/14/2020
Feb 2024	\$5,021	\$0	\$0 on 11/14/2020
Jan 2024	\$5,021	\$0	\$0 on

11/14/2020

Dec 2023	\$5,021	\$0	\$0 on 11/14/2020
Nov 2023	\$5,021	\$0	\$0 on 11/14/2020
Oct 2023	\$5,021	\$0	\$0 on 11/14/2020
Sep 2023	\$5,021	\$0	\$0 on 11/14/2020
Aug 2023	\$5,021	\$0	\$0 on 11/14/2020

Additional info

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$5,000

**Contact Info**

Address PO BOX 15369,
WILMINGTON DE 19850

Phone Number (800) 945-2000

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Invalid date

JPMCB CARD**POTENTIALLY NEGATIVE****Account Info**

Account Name	JPMCB CARD	Balance	\$2,617
Account Number	438857XXXXXXXXXX	Balance Updated	01/03/2025
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	07/17/2013	Credit Limit	\$2,500
Status	Account charged off. \$2,617 written off. \$2,617 past due as of Jan 2025.	Highest Balance	\$7,628
		Terms	-
Status Updated	Jul 2021	On Record Until	Sep 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this
period**Payment history guide**

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Jul 2021 to Dec 2022

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,617	\$0	\$0 on 10/28/2020
Nov 2024	\$2,617	\$0	\$0 on 10/28/2020
Oct 2024	\$2,617	\$0	\$0 on 10/28/2020
Sep 2024	\$2,617	\$0	\$0 on 10/28/2020

Aug 2024	\$2,617	\$0	\$0 on 10/28/2020
Jul 2024	\$2,617	\$0	\$0 on 10/28/2020
Jun 2024	\$2,617	\$0	\$0 on 10/28/2020
May 2024	\$2,617	\$0	\$0 on 10/28/2020
Apr 2024	\$2,617	\$0	\$0 on 10/28/2020
Mar 2024	\$2,617	\$0	\$0 on 10/28/2020
Feb 2024	\$2,617	\$0	\$0 on 10/28/2020
Jan 2024	\$2,617	\$0	\$0 on 10/28/2020
Dec 2023	\$2,617	\$0	\$0 on 10/28/2020
Nov 2023	\$2,617	\$0	\$0 on 10/28/2020
Oct 2023	\$2,617	\$0	\$0 on 10/28/2020
Sep 2023	\$2,617	\$0	\$0 on 10/28/2020
Aug 2023	\$2,617	\$0	\$0 on 10/28/2020

Additional info

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$2,500

**Contact Info**

Address **PO BOX 15369,
WILMINGTON DE 19850**

Phone Number **(800) 945-2000**

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Invalid date

JPMCB CARD**POTENTIALLY NEGATIVE****Account Info**

Account Name	JPMCB CARD	Balance	\$3,609
Account Number	546604XXXXXXXXXX	Balance Updated	01/17/2025
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	10/22/2013	Credit Limit	\$4,200
Status	Account charged off. \$3,609 written off. \$3,609 past due as of Jan 2025.	Highest Balance	\$4,104
		Terms	-
Status Updated	0 4 2021	On Record Until	Dec 2027

**Payment History**

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	ND	ND	ND	ND	ND	ND	ND	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	ND
2021	30	✓	✓	30	60	90	120	150	180	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Jan 2025, Dec 2024, Aug 2023 to Nov 2024, Oct 2021 to Nov 2022

180 days past due as of Sep 2021

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Jan 2021

This account is scheduled to continue on record until Dec 2027.



Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$3,609	\$0	\$0 on 2/12/2021
Nov 2024	\$3,609	\$0	\$0 on 2/12/2021
Oct 2024	\$3,609	\$0	\$0 on 2/12/2021
Sep 2024	\$3,609	\$0	\$0 on 2/12/2021
Aug 2024	\$3,609	\$0	\$0 on 2/12/2021
Jul 2024	\$3,609	\$0	\$0 on 2/12/2021
Jun 2024	\$3,609	\$0	\$0 on 2/12/2021
May 2024	\$3,609	\$0	\$0 on 2/12/2021
Apr 2024	\$3,609	\$0	\$0 on 2/12/2021
Mar 2024	\$3,609	\$0	\$0 on 2/12/2021
Feb 2024	\$3,609	\$0	\$0 on 2/12/2021
Jan 2024	\$3,609	\$0	\$0 on 2/12/2021
Dec 2023	\$3,609	\$0	\$0 on 2/12/2021
Nov 2023	\$3,609	\$0	\$0 on 2/12/2021
Oct 2023	\$3,609	\$0	\$0 on 2/12/2021
Sep 2023	\$3,609	\$0	\$0 on 2/12/2021
Aug 2023	\$3,609	\$0	\$0 on 2/12/2021

Additional info

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$4,200



Contact Info

Address **PO BOX 15369,
WILMINGTON DE 19850**

Phone Number **(800) 945-2000**

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

Account closed at credit grantor's request.

Invalid date, Invalid date

MACYS/CBNA**Account Info**

Account Name	MACYS/CBNA	Balance	-
Account Number	433887XXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/02/2012	Credit Limit	\$100
Status	Paid, Closed/Never late.	Highest Balance	\$183
Status Updated	Feb 2018	Terms	-
		On Record Until	Feb 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	CLS	—	—	—	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	ND	ND
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until Feb 2028.



Contact Info

Address PO BOX 6789,
SIOUX FALLS SD 57117

Phone Number (800) 243-6552



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

NAVY FEDERAL CR UNION**POTENTIALLY NEGATIVE****Account Info**

Account Name	NAVY FEDERAL CR UNION	Balance	\$16,698
Account Number	500001XXXXXXXXXXXXXX	Balance Updated	12/31/2024
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/26/2017	Credit Limit	\$16,600
Status	Account charged off. \$16,703 written off. \$16,698 past due as of Dec 2024.	Highest Balance	\$16,703
		Terms	-
		On Record Until	Jun 2028
Status Updated	Apr 2022		

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	120	150	180	CO	CO	CO	CO	CO	CO	ND	ND	CO
2021	✓	30	60	90	120	✓	✓	✓	✓	30	60	90
2020	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Dec 2022 to Dec 2024, Apr 2022 to Sep 2022

180 days past due as of Mar 2022

150 days past due as of Feb 2022

120 days past due as of Jan 2022, May 2021

90 days past due as of Dec 2021, Apr 2021

60 days past due as of Nov 2021, Mar 2021

30 days past due as of Oct 2021, Feb 2021

This account is scheduled to continue on record until Jun 2028.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Nov 2024	\$16,698	\$0	\$0
Oct 2024	\$16,698	\$0	\$0
Sep 2024	\$16,698	\$0	\$0
Aug 2024	\$16,698	\$0	\$0
Jul 2024	\$16,698	\$0	\$0
Jun 2024	\$16,698	\$0	\$0
May 2024	\$16,698	\$0	\$0
Apr 2024	\$16,698	\$0	\$0
Mar 2024	\$16,698	\$0	\$0
Feb 2024	\$16,698	\$0	\$0
Jan 2024	\$16,698	\$0	\$0
Dec 2023	\$16,698	\$0	\$0
Nov 2023	\$16,698	\$0	\$0
Oct 2023	\$16,698	\$0	\$0
Sep 2023	\$16,698	\$0	\$0
Aug 2023	\$16,698	\$0	\$0
Jul 2023	\$16,698	\$0	\$0
Jun 2023	\$16,698	\$0	\$0
May 2023	\$16,698	\$0	\$0
Apr 2023	\$16,698	\$0	\$0

Mar 2023	\$16,698	\$0	\$0
Feb 2023	\$16,698	\$0	\$0

Additional info

Between Feb 2023 and Nov 2024, your credit limit/high balance was \$16,600



Contact Info

Address PO BOX 3700,
MERRIFIELD VA 22119

Phone Number (888) 842-6328

NORDSTROM/TD BANK USA



Account Info

Account Name	NORDSTROM/TD BANK USA	Balance	-
Account Number	447043XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/10/2014	Credit Limit	\$500
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Aug 2019	Terms	-
		On Record Until	Aug 2029



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Aug 2029.



Contact Info

Address

13531 E CALEY AVE,
ENGLEWOOD CO 80111



Comment

Current:

Account closed at consumer's request.

Previous:

None

OKLAHOMAS CU FKA OECU



Account Info

Account Name	O KLAHOMAS CU FKA OECU	Balance	-
Account Number	542398XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	02/16/2012	Credit Limit	\$500
Status	Paid, Closed/Never late.	Highest Balance	\$499
Status Updated	Nov 2017	Terms	-
		On Record Until	Nov 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Nov 2027.

**Contact Info**

Address PO BOX 24027,
O KLAHOMA CITY O K73124

Phone Number (405) 521-2706

**Com ment**

Current:

Account closed at credit grantor's request.

Previous:

None

OKLAHOMAS CU FKA OECU

**Account Info**

Account Name	OKLAHOMAS CU FKA OECU	Balance	-
		Balance Updated	-
Account Number	200246XXXX	Recent Payment	-
Account Type	Auto Loan	Monthly Payment	-
Responsibility	Individual	Original Balance	\$30,390
Date Opened	10/12/2012	Highest Balance	-
Status	Paid, Closed/Never late.	Terms	72 Months
Status Updated	04/2018	On Record Until	04/2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	ND	ND	ND	ND	ND	ND	ND	ND	ND	CLS	—	—
2017	ND	✓	✓	ND	ND	ND	ND	ND	ND	ND	ND	ND
2016	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2015	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND
2014	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until Oct 2028.



Contact Info

Address 3020 N STILES AVE,
O KLAHOMA CITY O K73105

Phone Number (405) 606-6328



Reinvestigation Info

This item remained unchanged from our processing of
your dispute in Mar 2017.

SYNCB/AMAZON



Account Info

Account Name	SYNCB/AMAZON	Balance	-
Account Number	604578XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/28/2014	Credit Limit	\$350
Status	Paid, Closed/Never late.	Highest Balance	\$544
Status Updated	Feb 2021	Terms	-
		On Record Until	Feb 2031

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	CLS	-	-	-	-	-	-	-	-	-	-
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Feb 2031.

**Contact Info**

Address **PO BOX 71727,
PHILADELPHIA PA 19176**

Phone Number **(866) 634-8379**

**Com ment**

Current:

Closed due to inactivity

Previous:

None

SYNCB/AMER EAGLE**Account Info**

Account Name	SYNCB/AMER EAGLE	Balance	-
Account Number	604410XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/20/2013	Credit Limit	-
Status	Paid, Closed/Never late.	Highest Balance	\$13
Status Updated	Sep 2015	Terms	-
		On Record Until	Sep 2025

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Sep 2025.

**Contact Info**

Address **PO BOX 965005,
ORLANDO FL 32896**

Phone Number **(800) 843-0875**

SYNCB/CHEVRON**Account Info**

Account Name	SYNCB/CHEVRON	Balance	-
Account Number	706159XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	01/21/2014	Credit Limit	\$500
Status	Paid, Closed/Never late.	Highest Balance	\$128
Status Updated	May 2018	Terms	-
		On Record Until	May 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until May 2028.



Contact Info

Address **PO BOX 71727,
PHILADELPHIA PA 19176**

Phone Number **(800) 243-8766**



Com ment

Current:

Closed due to inactivity

Previous:

None

SYNCB/HOME



Account Info

Account Name	SYNCB/HOME	Balance	-
Account Number	650172XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/17/2014	Credit Limit	\$1,500
Status	Paid, Closed/Never late.	Highest Balance	\$405
Status Updated	Dec 2018	Terms	-
		On Record Until	Dec 2028



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Dec 2028.



Contact Info

Address C/O P O BOX 965036,
ORLANDO FL 32896

Phone Number (866) 396-8254



Comment

Current:

Closed due to inactivity

Previous:

None

SYNCB/JCPENNEY**Account Info**

Account Name	SYNCB/JCPENNEY	Balance	-
Account Number	600889XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/02/2012	Credit Limit	\$800
Status	Paid, Closed/Never late.	Highest Balance	\$85
Status Updated	Dec 2018	Terms	-
		On Record Until	Dec 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Dec 2028.



Contact Info

Address PO BOX 965007,
ORLANDO FL 32896

Phone Number (800) 542-0800



Com ment

Current:

Closed due to inactivity

Previous:

None

SYNCB/OLD NAVY

**Account Info**

Account Name	SYNCB/OLD NAVY	Balance	-
Account Number	601859XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	06/30/2013	Credit Limit	-
Status	Paid, Closed/Never late.	Highest Balance	\$93
Status Updated	Aug 2015	Terms	-
		On Record Until	Aug 2025

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2015	✓	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Aug 2025.

**Contact Info**

Address PO BOX 965005,
ORLANDO FL 32896

Phone Number (877) 222-6868

SYNCB/PH LLIPS 66

**Account Info**

Account Name	SYNCB/PHILLIPS 66	Balance	-
Account Number	650270XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/12/2013	Credit Limit	\$1,024
Status	Paid, Closed/Never late.	Highest Balance	\$2,171
Status Updated	Jan 2021	Terms	-
		On Record Until	Jan 2031

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CLS	—	—	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Jan 2031.

**Contact Info**

Address PO BOX 965004,
ORLANDO FL 32896

Phone Number (855) 513-1176

**Com ment****Current:**

Closed due to inactivity

Previous:

None

SYNCB/SAMS CLUB**Account Info**

Account Name	SYNCB/SAMS CLUB	Balance	-
Account Number	604599XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/30/2014	Credit Limit	\$260
Status	Paid, Closed/Never late.	Highest Balance	\$1,014
Status Updated	Mar 2021	Terms	-
		On Record Until	Mar 2031

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Mar 2031.



Contact Info

Address

PO BOX 965005,
ORLANDO FL 32896

Phone Number

(800) 964-1917



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

SYNCB/TOYSRUS



Account Info

Account Name	SYNCB/TOYSRUS	Balance	-
Account Number	604586XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/07/2014	Credit Limit	-
Status	Paid, Closed/Never late.	Highest Balance	\$5
Status Updated	Dec 2016	Terms	-
		On Record Until	Dec 2026



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	-	-	-	-	-	-	-	-	-	-	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Dec 2026.



Contact Info

Address PO BOX 965005,
ORLANDO FL 32896

Phone Number (855) 389-2365

SYNCB/WALMART**Account Info**

Account Name	SYNCB/WALMART	Balance	-
Account Number	609765XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/14/2014	Credit Limit	\$1,524
Status	Paid, Closed/Never late.	Highest Balance	\$876
Status Updated	May 2019	Terms	-
		On Record Until	May 2029

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	CLS	—	—	—	—	—	—	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until May 2029.

**Contact Info**

Address PO BOX 965024,
ORLANDO FL 32896

Phone Number (855) 893-5848

**Comment****Current:**

Closed due to inactivity

Previous:

None

THE HOME DEPOT/CITIBANK

**Account Info**

Account Name	THE HOME DEPOT/CITIBANK	Balance	-
Account Number	603532XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/26/2014	Credit Limit	\$1,000
Status	Paid, Closed/Never late.	Highest Balance	\$432
Status Updated	Nov 2019	Terms	-
		On Record Until	Nov 2029

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	—	—	—	—	—	—	—	—	—	—	—	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Nov 2029.



Contact Info

Address

PO BOX 6497,
SIOUX FALLS SD 57117

Phone Number

(800) 950-5114



Com ment

Current:

Account closed at credit grantor's request.

Previous:

None

TINKER FCU

**Account Info**

Account Name	TINKER FCU	Balance	-
Account Number	967555XXXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/25/2017	Original Balance	\$12,605
Status	Paid, Closed/Never late.	Highest Balance	-
Status Updated	Aug 2018	Terms	60 Months
		On Record Until	Aug 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-
2017	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Aug 2028.

**Contact Info**

Address PO BOX 45750,
O KLAHOMA CITY O K73145

Phone Number (800) 456-4828

TINKER FCU

**Account Info**

Account Name	TINKER FCU	Balance	-
Account Number	967555XXXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/16/2018	Original Balance	\$56,096
Status	Paid, Closed/Never late.	Highest Balance	-
Status Updated	Aug 2018	Terms	84 Months
		On Record Until	Aug 2028

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	-	-	-	-	-	-	-	CLS	-	-	-	-

CLS Closed

This account is scheduled to continue on record until Aug 2028.

**Contact Info**

Address PO BOX 45750,
O KLAHOMA CITY O K73145

Phone Number (800) 456-4828

TINKER FCU

POTENTIALLY NEGATIVE

**Account Info**

Annual Credit Report - Experian

2/6/25, 7:48 PM

Account Name	TINKER FCU	Balance	\$4,378
Account Number	470415XXXXXXXXXX	Balance Updated	10/21/2021
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/16/2017	Credit Limit	\$5,000
Status	Account charged off. \$4,378 written off. \$1,010 past due as of 04/2021.	Highest Balance	\$5,105
		Terms	-
Status Updated	04/2021	On Record Until	Apr 2028



Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	✓	ND	30	60	90	120	150	CO	—	—
2020	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

CO Charge off

ND No data for this
period

Payment history guide

Charge Off as of Oct 2021

180 days past due as of Oct 2021

150 days past due as of Sep 2021

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021, Jul 2020

This account is scheduled to continue on record until Apr 2028.



Contact Info

Address PO BOX 45750,
O KLAHOMA CITY O K73145

Phone Number (800) 456-4828

**Com ment****Current:**

Account closed at credit grantor's request.

Previous:

None

TINKER FCU

POTENTIALLY NEGATIVE

**Account Info**

Account Name	TINKER FCU	Balance	-
Account Number	470415XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/16/2017	Credit Limit	\$5,000
Status	Credit card reported lost or stolen, closed.	Highest Balance	\$5,105
Status Updated	Mar 2021	Terms	-

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

CLS Closed

Payment history guide

30 days past due as of Feb 2021, Jul 2020



Contact Info

Address PO BOX 45750,
O KLAHOMA CITY O K73145

Phone Number (800) 456-4828



Comment

Current:

Credit card lost or stolen.

Previous:

None

TINKER FCU**POTENTIALLY NEGATIVE****Account Info**

Account Name	TINKER FCU	Balance	\$670
Account Number	967555XXXXX	Balance Updated	01/31/2025
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/25/2017	Original Balance	\$9,581
Status	Account charged off. \$2,268 written off. \$670 past due as of Jan 2025.	Highest Balance	-
Status Updated	Aug 2021	Terms	60 Months
		On Record Until	Dec 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2023	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2022	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2021	30	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	30	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

Payment history guide

Charge Off as of Aug 2021 to Jan 2025

180 days past due as of Jul 2021

150 days past due as of Jun 2021

120 days past due as of May 2021

90 days past due as of Apr 2021

60 days past due as of Mar 2021

30 days past due as of Feb 2021, Jan 2021, Nov 2020, Jun 2020

This account is scheduled to continue on record until Dec 2027.

**Balance Histories**

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$669	\$0	\$0 on 8/11/2023
Nov 2024	\$667	\$0	\$0 on 8/11/2023
Oct 2024	\$666	\$0	\$0 on 8/11/2023
Sep 2024	\$665	\$0	\$0 on 8/11/2023
Aug 2024	\$663	\$0	\$0 on 8/11/2023
Jul 2024	\$662	\$0	\$0 on 8/11/2023
Jun 2024	\$660	\$0	\$0 on 8/11/2023

May 2024	\$659	\$0	\$0 on 8/11/2023
Apr 2024	\$658	\$0	\$0 on 8/11/2023
Mar 2024	\$656	\$0	\$0 on 8/11/2023
Feb 2024	\$655	\$0	\$0 on 8/11/2023
Jan 2024	\$654	\$0	\$0 on 8/11/2023
Dec 2023	\$652	\$0	\$0 on 8/11/2023
Nov 2023	\$651	\$0	\$0 on 8/11/2023
Oct 2023	\$650	\$0	\$0 on 8/11/2023
Sep 2023	\$648	\$0	\$0 on 8/11/2023
Aug 2023	\$647	\$0	\$1,690 on 8/11/2023
Jul 2023	\$2,333	\$0	\$0 on 1/1/2023
Jun 2023	\$2,326	\$0	\$0 on 1/1/2023
May 2023	\$2,319	\$0	\$0 on 1/1/2023
Apr 2023	\$2,313	\$0	\$0 on 1/1/2023
Mar 2023	\$2,306	\$0	\$0 on 1/1/2023
Feb 2023	\$2,300	\$0	\$0 on 1/1/2023

Additional info

The original amount of this account was \$9,581



Contact Info

Address PO BOX 45750,
O KLAHOMA CITY O K73145

Phone Number (800) 456-4828

WFBNA CARD**Account Info**

Account Name	WFBNA CARD	Balance	-
Account Number	579674XXXXXXXXXX	Balance Updated	-
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/17/2012	Credit Limit	\$1,130
Status	Paid, Closed/Never late.	Highest Balance	\$1,244
Status Updated	Jul 2021	Terms	-
		On Record Until	Jul 2031

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	✓	✓	✓	✓	✓	CLS	-	-	-	-	-
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	ND	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	-	-	-	-	-	-	-	-	-	✓	✓	✓

✓ Current / Terms met

CLS Closed

ND No data for this
period

This account is scheduled to continue on record until Jul 2031.

**Contact Info**

Address PO BOX 393,
MINNEAPOLIS MN 55480

Phone Number (855) 854-3502

**Com ment****Current:**

Account closed at consumer's request.

Previous:

None

**Reinvestigation Info**

This item was updated from our processing of your dispute in Mar 2017.

Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

Chapter 7 bankruptcy dismissed Potentially Negative

**Record Details**

Record Type	Chapter 7 bankruptcy dismissed	Date Filed	10/13/2022
Reference Number	2212371SAH	Date Resolved	11/17/2022
Responsibility	Individual	On Record Until	06/2029



Court Information

Court	US BANKRUPTCY COURT OF OKLAHOMA CITY
Address	215 DEAN A MCGEE AVE, OKLAHOMA CITY OK 73102
Phone Number	(405) 609-5700

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

You do not have any hard inquiries

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

**AMERICAN
EXPRESS**Inquired on
09/17/202419640 N
31ST ST.
AVE,
PHOENIX
AZ 85027
(800) 874-
2717**AMERICAN
EXPRESS 2**Inquired on
01/26/2025PO BOX
981537,
EL PASO TX
79998
(800) 874-
2717**CONSUMER
INFO.COM**Inquired on
02/06/2025475 ANTON
BLVD,
COSTA
MESA CA
92626**DISCOVER
FINANCIAL
SVCS**Inquired on
01/06/20252500 LAKE
COOK RD,
RIVERWOODS IL 60015
(877) 728-
3030**EXPERIAN**Inquired on
02/06/2025475 ANTON
BLVD,
COSTA
MESA CA
92626**PROGRESSIVE
INSURANCE**Inquired on
12/10/2024PO BOX
6807,
CLEVELAND OH 44101
(800) 776-
4737

Important Messages

Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others they display only as "MEDICAL PAYMENT DATA." Consumer statements included on your report at your request that contain medical information are disclosed to others.

Public Records Information

If your report contains public records, the Public Records section includes items from courts that Experian may have obtained through a third party vendor, LexisNexis Risk Data Management Inc. You may contact them at LexisNexis Consumer Center, PO Box 105615, Atlanta, GA 30348-5108, or visit <https://experianconsumers.lexisnexis.com>.

Contact Experian

Online

Visit [Experian.com/dispute](https://usa.experian.com/dispute) to dispute any inaccurate information, or click the dispute link next to the item. For FAQs and online access to your Experian Credit Report, Fraud Alerts, and Security Freezes, visit [Experian.com/help](https://usa.experian.com/help)

Phone

Monday - Friday
9am to 5pm
[\(855\) 414-6047](tel:(855)414-6047)

Mail

Experian
PO Box 9701
Allen, TX 75013

Know Your Rights

Fair Credit Reporting Act (FCRA)

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment — or to take another adverse action against you — must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more Information, visit www.consumerfinance.gov/learnmore.

Consumers Have The Right To Obtain A Security Freeze

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account

upgrades and enhancements.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For more information about your federal rights, contact:

FOR QUESTIONS OR CONCERNS REGARDING:

PLEASE CONTACT:

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.

a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20552

b. Such affiliates that are not banks, savings associations, or credit unions also should list in addition to the Bureau:

b. Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

2. To the extent not included in item 1 above:

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

a. Office of the Comptroller of the Currency
Customer Assistance Group
P.O. Box 53570
Houston, TX 77052

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal

agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

c. Nonmember Insured banks, Insured State Branches of Foreign Banks, and insured state savings associations

d. Federal Credit Unions

b. Federal Reserve
Consumer Help
Center
PO Box 1200
Minneapolis, MN
55480

c. Division of
Depositor and
Consumer
Protection
National Center for
Consumer and
Depositor
Assistance
Federal Deposit
Insurance
Corporation
1100 Walnut Street,
Box #11
Kansas City, MO
64106

d. National Credit
Union
Administration
Office of Consumer
Financial
Protection
1775 Duke Street
Alexandria, VA
22314

3. Air carriers

Assistant General

Counsel for Office
of Aviation
Consumer
Protection
Department of
Transportation
1200 New Jersey
Avenue SE
Washington, DC
20590

4. Creditors Subject to Surface Transportation Board

Office of Public
Assistance,
Governmental
Affairs, and
Compliance
Surface
Transportation
Board
395 E Street SW
Washington, DC
20423

5. Creditors Subject to Packers and Stockyards Act

Nearest Packers
and Stockyards
Division Regional
Office

6. Small Business Investment Companies

Associate
Administrator,
Office of Capital
Access

United States
Small Business
Administration
409 Third Street
SW, Suite 8200
Washington, DC
20416

7. Brokers and Dealers

Securities and
Exchange
Commission
100 F Street NE
Washington, DC
20549

**8. Federal Land Banks, Federal Land Bank
Associations, Federal Intermediate Credit Banks,
and Production Credit Associations**

Farm Credit
Administration
1501 Farm Credit
Drive
McLean, VA 22102-
5090

**9. Retailers, Finance Companies, and All Other
Creditors Not Listed Above**

FTC Regional
Office for region in
which the creditor
operates or Federal
Trade Commission:
Consumer
Response Center -
FCRA
Washington, DC

20580

(877) 382-4357

Notification of Rights

- [Notification of Rights for California Consumers](#)
- [Notification of Rights for Colorado Consumers](#)
- [Notification of Rights for Connecticut Consumers](#)
- [Notification of Rights for Maryland Consumers](#)
- [Notification of Rights for Massachusetts Consumers](#)
- [Notification of Rights for Texas Consumers](#)
- [Notification of Rights for Vermont Consumers](#)
- [Notification of Rights for Washington Consumers](#)